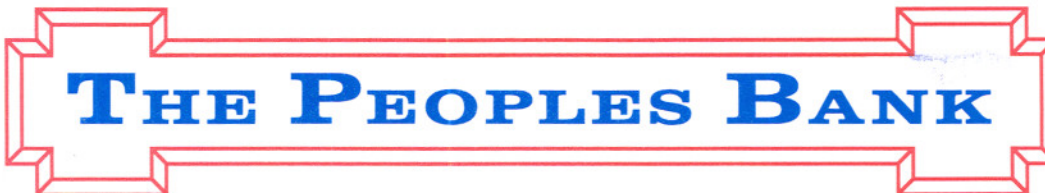


(D. F. Dicker)
D. F. Roman



222 South Main Street • Pratt, Kansas 67124-1102

620-672-5611

2005 DEC 15 AM 10 59

December 12, 2005

Mr. John Carter
Regional Director
FDIC
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, Ca 94105

Re: Wal Mart Bank's Application
To Establish an Industrial Loan Company

Dear Mr. Carter:

I am writing to express my concern to you regarding the above referenced application.

Wal Mart continually makes the news regarding operational , management, personnel and ethical problems. I trust the FDIC sees through their statement that they desire to only process payments.

The banking industry continues to make strides, at least Kansas regulators indicate the state of banking here is good.

You have the opportunity stop Wal Mart and not break an industry that does not need to be fixed. Big in small town America has not necessarily been good.

Thank you for taking the time to listen to my concerns.

Sincerely,

Paul Olsen
Vice President

pko/tn